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B1 (Official F	Form 1)(1/	08)				oannon		.go <u> </u>					
United States Bankruptcy C Northern District of Illinois						ourt			Voluntary Petition				
Name of Del Snyder,	,		er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Nati				8 years			All O	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
FDBA Pr	etty Plea	ase Bout	ique										
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) **xx-xx-1511*					IN Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)							
Street Address of Debtor (No. and Street, City, and State): 21 E. 26th Street					Street	Street Address of Joint Debtor (No. and Street, City, and State):							
	Apt. 5 Chicago, IL ZIP Code					:						ZIP Code	
County of Residence or of the Principal Place of Business: Cook					Count	County of Residence or of the Principal Place of Business:							
Mailing Addı	ress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stree	t address):	
					_	ZIP Code							ZIP Code
Location of F				r									
(if different fi	rom street	address abo	ove):										
		f Debtor rganization)				of Business (one box)	1	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)					
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			Sing in 1 Rail Stoo	1 U.S.C. §	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	ter 9 ter 11 ter 12	of □ C	hapter 15 Pet a Foreign M hapter 15 Pet a Foreign N	Tain Proceed tition for Re	ding ecognition	
Other (If of check this		one of the a e type of ent			Other						e of Debts k one box)		
			Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			e) ganization d States	zation defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for						
Full Filin	σ Fee attac	_	ee (Check or	ne box)				one box:	a small busin	Chapter 11		1 U.S.C. §	101(51D).
☐ Filing Fee attach sig is unable ☐ Filing Fee	e to be paid ned applicate to pay fee e waiver re	d in installn ation for the except in ir quested (ap	e court's cons nstallments. I	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	Check	Debtor is a if: Debtor's to insider all applicate A plan is Acceptan	not a small b aggregate non s or affiliates	ncontingent I are less that with this petition were solici	iquidated del i \$2,190,000	in 11 U.S.O	C. § 101(51D). ng debts owed
Statistical/A ☐ Debtor es ☐ Debtor es there will	stimates tha	t funds wil t, after any	l be available	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FO	OR COURT I	USE ONLY
Estimated Nu 1- 49	mber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities						\$500,000,001 to \$1 billion							

B1 (Official Forn	Case 08-19946 Doc 1 Filed 07/31/08 Document	8 Entered 07/31/08 15: Page 2 of 10	05:23 Desc Main		
Voluntary		Name of Debtor(s):			
•		Snyder, Amanda D.			
(1 nis page mus	st be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last	L & Vears (If more than two, attach a	dditional sheet)		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	an one, attach additional sheet)		
Name of Debto	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K and pursuant to S and is reques Exhibit Does the debto	Exhibit A letted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission fection 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.) A is attached and made a part of this petition. Extended and made apart of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States C under each such chapter. I further ce required by 11 U.S.C. § 342(b). X Signature of Attorney for Debtore			
No.		nibit D			
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ead D completed and signed by the debtor is attached and made nt petition: D also completed and signed by the joint debtor is attached	a part of this petition.	a separate Exhibit D.)		
	Information Regardi	ng the Debtor - Venue			
•	(Check any appropriate the control of the control o				
	There is a bankruptcy case concerning debtor's affiliate, g				
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	cipal place of business or principal as in the United States but is a defend	assets in the United States in lant in an action or		
	Certification by a Debtor Who Resid		erty		
	Landlord has a judgment against the debtor for possession	plicable boxes) n of debtor's residence. (If box checke	d, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgment for	or possession was entered, and		
_	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•		
🗆	Debtor certifies that he/she has served the Landlord with t	this certification. (11 U.S.C. § 362(l)).		

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Amanda D. Snyder			
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney

Address:

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604
(312)294-8989

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Amanda D. Snyder

Printed Name(s) of Debtor(s)

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

A.G. Adjustments, LTD/Liz Claiborne 740 Walt Whitman ROad P.O. Box 9090 Melville, NY 11747-9090

Advanta Business Card P.O. Box 30715 Salt Lake City, UT 84130

American Education Services P.O. Box 2461 Harrisburg, PA 17105

American Express*
Attn: Bankruptcy Dept.
P.O. Box 981535
El Paso, TX 79998-1535

AT&T*
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

Bank of America*
P.O. Box 15026
Wilmington, DE 19886-5726

Bank of America*
P.O. Box 15026
Wilmington, DE 19886-5726

Benton Plaza, Inc. 11520 Francis Road Mokena, IL 60448

Chase*
Cardmember Services
P.O. Box 15298
Wilmington, DE 19850-5298

Chase*
Cardmember Services
P.O. Box 15298
Wilmington, DE 19850-5298

Citi Business Card P.O. Box 688919 Des Moines, IA 50368-8919

Citi Cards*
P.O. Box 142319
Irving, TX 75014-2319

ComEd*
Attn: Bankruptcy Dept.
2100 Swift Drive
Oak Brook, IL 60523

Dell Financial Services* P.O. Box 81585 Austin, TX 78708-1585

Discover Card*
P.O. Box 30943
Salt Lake City, UT 84130

Discover Card*
P.O. Box 30943
Salt Lake City, UT 84130

Golden Pyramid Security, Inc. P.O. Box 551 Tinley Park, IL 60477

Illinois Dept of Revenue P.O. Box 19084 Springfield, IL 62794

Illinois Dept. of Revenue Retailers OCC Tax Springfield, IL 62796

Lesvetements Valkmik Inc. 555 Rue Chabanel O, Ste. 1202 Montreal, QC

National City 56 Commericial Loan Operations P.O. Box 1030 Oshtemo, MI 49077-1030 National City Bank P.O. Box 4060 Kalamazoo, MI 49003

Nicor Gas*
Attn: Bankruptcy Dept
P.O. Box 549
Aurora, IL 60507

Strictly Board Up P.O. Box 437 Brookfield, IL 60513

Volkswagen Credit P.O. Box 894756 Los Angeles, CA 90096

Washington Mutual Bank P.O. Box 99604 Arlington, TX 76096